

Fill in this information to identify the case:

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Debtor 1 Martino M. Wilson

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Southern District of Ohio

Case number 1712075

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:**  
Wells Fargo Bank, N.A.

**Court claim no. (if known):** 1

**Date of payment change:**

Must be at least 21 days after date  
of this notice

08/01/2018

**Last 4 digits** of any number you use to  
identify the debtor's account:

0 9 8 8**New total payment:**

Principal, interest, and escrow, if any \$ 1266.62

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 564.02

New escrow payment: \$ 728.46

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/Deborah Rothschild Date 06/07/2018  
Signature

Print: ROTHSCHILD,DEBORAH VP Loan Documentation  
First Name Middle Name Last Name Title

Company Wells Fargo Bank, N.A.

Address MAC N9286-01Y  
Number Street  
1000 Blue Gentian Road  
Address 2  
Eagan MN 55121-7700  
City State ZIP Code

Contact phone 800-274-7025 NoticeOfPaymentChangeInquiries@wellsfargo.com  
Email

# UNITED STATES BANKRUPTCY COURT

Southern District of Ohio

Chapter 13 No. 1712075

Judge: Beth A. Buchanan

In re:

Martino M. Wilson

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before June 08, 2018 via filing with the US Bankruptcy Court's CM ECF system and/or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid

Martino M. Wilson  
6517 Greentree Drive

Cincinnati OH 45224

By U.S. Postal Service First Class Mail Postage Prepaid

N/A

Debtor's Attorney:

By U.S. Postal Service First Class Mail Postage Prepaid

Steven Vincent Sorg  
Amourgis & Associates, LLC  
300 E. Business Way  
Suite 200  
Cincinnati OH 45241

By U.S. Postal Service First Class Mail Postage Prepaid

N/A

Trustee:

By U.S. Postal Service First Class Mail Postage Prepaid

Margaret A Burks  
chapter 13 Trustee  
600 Vine Street  
Suite 2200  
Cincinnati OH 45202

/s/Deborah Rothschild

VP Loan Documentation

Wells Fargo Bank, N.A.



Return Mail Operations  
PO Box 14547  
Des Moines, IA 50306-4547

Document

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Escrow Review Statement

For informational purposes only

Statement Date:

May 24, 2018

Loan number:

Property address:

6517 GREENTREE DRIVE  
CINCINNATI OH 45224

MARTINO M WILSON  
6517 GREENTREE DR  
CINCINNATI OH 45224-2224

## Customer Service



Online  
wellsfargo.com



Telephone  
1-800-340-0473



Correspondence  
PO Box 10335  
Des Moines, IA 50306



Hours of operation  
Mon - Fri 7 a.m. - 7 p.m. CT



To learn more, go to:  
wellsfargo.com/escrow

We accept telecommunications relay service calls

**PLEASE NOTE:** If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this statement is being sent to you for informational purposes only. The summaries below are based on the terms of the loan and are provided for informational purposes only.

These amounts are governed by the terms of the loan unless otherwise reduced by an order of the bankruptcy court.

We reviewed the escrow account, here's what we found:

- **Required Minimum Balance:** The escrow account balance is projected to fall below the required minimum balance. This means there is a **shortage**.
- **Future payments:** Based on what we expect to pay, as of August 1, 2018, the escrow portion of the payment will **increase**.

The escrow account has a shortage of  
**\$1,087.69**

## Part 1 - Mortgage payment

## Option 1

Pay the shortage amount over 12 months

	Current payment	New payment
Principal and/or interest	\$538.16	\$538.16
Escrow payment	\$564.02	\$728.46
Total payment amount	\$1,102.18	\$1,266.62

## Option 1: No action required

Starting **August 1, 2018** the new contractual payment amount will be **\$1,266.62**

## Option 2

Pay the shortage amount of \$1,087.69

	Current payment	New payment
Principal and/or interest	\$538.16	\$538.16
Escrow payment	\$564.02	\$637.82
Total payment amount	\$1,102.18	\$1,175.98

## Option 2: Pay shortage in full

Starting **August 1, 2018** the new contractual payment amount will be **\$1,175.98**

**Note:** If this is an adjustable rate mortgage (ARM), a separate notice will be sent before the payment is scheduled to change.

**Note:** Since a bill pay or third-party payment service is used, please remember to adjust the mortgage payment amount. This applies to both options.

See Page 2 for additional details.



MARTINO M WILSON

Wells Fargo Home Mortgage  
PO Box 14538  
Des Moines, IA 50306-3538

**Note:** If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this coupon is being provided for informational purposes only. If your Chapter 13 plan calls for your Chapter 13 Trustee to make the on-going post-petition mortgage payments, please contact your attorney or the Trustee's office before directly sending any amounts relating to this escrow shortage

The escrow account review indicates a shortage. You may voluntarily choose **Option 2** to pay the shortage in full now and the mortgage payment will be **\$1,175.98**.

Please detach this coupon and mail it along with the check for \$1,087.69 to the address that appears on this coupon.

**Part 2 - Payment calculations**

For the past review period, the amount of the escrow items was \$7,560.76. For the coming year, we expect the amount paid from escrow to be \$7,653.73.

**How was the escrow payment calculated?**

To determine the escrow payment, we add the projected escrow items to be paid over the next 12 months. We base these projected amounts on any escrow items that may have been paid in the past and any future anticipated payments to be made. We then divide the total amount by 12 payments to determine the escrow amount.

The chart below includes any actual escrow disbursements as well as any shortage that may have been identified for the past three analysis periods.

**Escrow comparison**

	10/15 - 09/16 (Actual)	10/16 - 09/17 (Actual)	07/17 - 05/18 (Actual)	08/18 - 07/19 (Projected)		# of months		New monthly escrow amount
Property taxes	\$4,302.03	\$4,344.51	\$5,207.71	\$5,207.71	÷	12	=	\$433.98
Property insurance	\$941.08	\$1,009.56	\$1,069.14	\$1,069.14	÷	12	=	\$89.10
Total taxes and insurance	\$5,243.11	\$5,354.07	\$6,276.85	\$6,276.85	÷	12	=	\$523.08
Escrow shortage	\$0.00	\$162.94	\$0.00	\$1,087.69	÷	12	=	\$90.64**
Mortgage insurance	\$1,462.32	\$1,426.32	\$1,283.91	\$1,376.88	÷	12	=	\$114.74
Total escrow	\$6,705.43	\$6,943.33	\$7,560.76	\$8,741.42	÷	12	=	\$728.46

\*\*This amount is added to the payment if Option 1 on page 1 is selected.

**Projected escrow account activity over the next 12 months**

To determine if there will be a shortage or overage in the account, we calculate whether the amount of the lowest projected escrow balance will be greater or less than the required minimum balance. This is determined by subtracting the required minimum balance from the lowest projected balance. If the outcome is positive, there is an overage. If it is negative, there is a shortage. The calculation is below:

Lowest projected escrow balance January, 2019		<b>-\$235.18</b>	(Calculated in Part 3 - Escrow account projections table)
Bankruptcy adjustment <sup>†</sup>	+	<b>\$193.65</b>	
Minimum balance for the escrow account <sup>‡</sup>	-	<b>\$1,046.16</b>	(Calculated as: \$523.08 X 2 months)
<b>Escrow shortage</b>	=	<b>-\$1,087.69</b>	

<sup>†</sup>This adjustment of \$193.65, is the remaining amount of the pre-petition escrow shortage included in our proof of claim being paid through the confirmed bankruptcy plan.

<sup>‡</sup>The minimum balance includes a cash reserve to help cover any increase in taxes and/or insurance. To calculate the cash reserve for the escrow account, we add up the total of the yearly escrow payments, and divide by 12 (this amount does not include mortgage insurance). We take this amount and multiply it by 2 as allowed by state laws and/or the mortgage contract to determine the cash reserve.

**Important messages**

### Part 3 - Escrow account projections

Escrow account projections from August, 2018 to July, 2019

Date	Payments to escrow	What we expect to pay out	Description	Projected escrow balance	Balance required in the account
Jul 2018			Starting balance	\$306.90	\$1,588.24
Aug 2018	\$637.82	\$114.74	FHA Insurance	\$829.98	\$2,111.32
Sep 2018	\$637.82	\$114.74	FHA Insurance	\$1,353.06	\$2,634.40
Oct 2018	\$637.82	\$114.74	FHA Insurance	\$1,876.14	\$3,157.48
Nov 2018	\$637.82	\$114.74	FHA Insurance	\$2,399.22	\$3,680.56
Dec 2018	\$637.82	\$114.74	FHA Insurance	\$2,922.30	\$4,203.64
Dec 2018	\$0.00	\$1,069.14	ALLSTATE EDI ONLY	\$1,853.16	\$3,134.50
Jan 2019	\$637.82	\$114.74	FHA Insurance	\$2,376.24	\$3,657.58
Jan 2019	\$0.00	\$2,611.42	HAMILTON COUNTY (W)	<b>-\$235.18</b>	<b>\$1,046.16</b>
Feb 2019	\$637.82	\$114.74	FHA Insurance	\$287.90	\$1,569.24
Mar 2019	\$637.82	\$114.74	FHA Insurance	\$810.98	\$2,092.32
Apr 2019	\$637.82	\$114.74	FHA Insurance	\$1,334.06	\$2,615.40
May 2019	\$637.82	\$114.74	FHA Insurance	\$1,857.14	\$3,138.48
Jun 2019	\$637.82	\$114.74	FHA Insurance	\$2,380.22	\$3,661.56
Jun 2019	\$0.00	\$2,596.29	HAMILTON COUNTY (W)	-\$216.07	\$1,065.27
Jul 2019	\$637.82	\$114.74	FHA Insurance	\$307.01	\$1,588.35
Totals	\$7,653.84	\$7,653.73			

### Part 4 - Escrow account history

Escrow account activity from July, 2017 to July, 2018

Date	Deposits to escrow			Payments from escrow			Description	Escrow balance		
	Actual	Projected	Difference	Actual	Projected	Difference		Actual	Projected	Difference
Jul 2017							Starting Balance	\$207.08	\$958.53	-\$751.45
Jul 2017	\$0.00	\$564.02	-\$564.02	\$0.00	\$117.85	-\$117.85	FHA Insurance	\$207.08	\$1,404.70	-\$1,197.62
Jul 2017	\$0.00	\$0.00	\$0.00	\$117.85	\$0.00	\$117.85	FHA Insurance	\$89.23	\$1,404.70	-\$1,315.47
Aug 2017	\$557.80	\$564.02	-\$6.22	\$0.00	\$117.85	-\$117.85	FHA Insurance	\$647.03	\$1,850.87	-\$1,203.84
Aug 2017	\$0.00	\$0.00	\$0.00	\$117.85	\$0.00	\$117.85	FHA Insurance	\$529.18	\$1,850.87	-\$1,321.69
Sep 2017	\$564.02	\$564.02	\$0.00	\$0.00	\$117.85	-\$117.85	FHA Insurance	\$1,093.20	\$2,297.04	-\$1,203.84
Sep 2017	\$0.00	\$0.00	\$0.00	\$117.85	\$0.00	\$117.85	FHA Insurance	\$975.35	\$2,297.04	-\$1,321.69
Oct 2017	\$564.02	\$564.02	\$0.00	\$0.00	\$117.85	-\$117.85	FHA Insurance	\$1,539.37	\$2,743.21	-\$1,203.84
Oct 2017	\$0.00	\$0.00	\$0.00	\$117.85	\$0.00	\$117.85	FHA Insurance	\$1,421.52	\$2,743.21	-\$1,321.69
Nov 2017	\$0.00	\$564.02	-\$564.02	\$0.00	\$117.85	-\$117.85	FHA Insurance	\$1,421.52	\$3,189.38	-\$1,767.86
Nov 2017	\$0.00	\$0.00	\$0.00	\$117.85	\$0.00	\$117.85	FHA Insurance	\$1,303.67	\$3,189.38	-\$1,885.71
Dec 2017	\$0.00	\$564.02	-\$564.02	\$0.00	\$117.85	-\$117.85	FHA Insurance	\$1,303.67	\$3,635.55	-\$2,331.88
Dec 2017	\$0.00	\$0.00	\$0.00	\$1,069.14	\$1,009.56	\$59.58	ALLSTATE EDI ONLY	\$234.53	\$2,625.99	-\$2,391.46
Dec 2017	\$0.00	\$0.00	\$0.00	\$117.85	\$0.00	\$117.85	FHA Insurance	\$116.68	\$2,625.99	-\$2,509.31
Jan 2018	\$564.02	\$564.02	\$0.00	\$117.85	\$117.85	\$0.00	FHA Insurance	\$562.85	\$3,072.16	-\$2,509.31
Jan 2018	\$0.00	\$0.00	\$0.00	\$2,611.42	\$2,179.82	\$431.60	HAMILTON COUNTY (W)	-\$2,048.57	\$892.34	-\$2,940.91
Feb 2018	\$564.02	\$564.02	\$0.00	\$0.00	\$117.85	-\$117.85	FHA Insurance	-\$1,484.55	\$1,338.51	-\$2,823.06
Feb 2018	\$0.00	\$0.00	\$0.00	\$114.74	\$0.00	\$114.74	FHA Insurance	-\$1,599.29	\$1,338.51	-\$2,937.80
Mar 2018	\$0.00	\$564.02	-\$564.02	\$0.00	\$117.85	-\$117.85	FHA Insurance	-\$1,599.29	\$1,784.68	-\$3,383.97
Mar 2018	\$0.00	\$0.00	\$0.00	\$114.74	\$0.00	\$114.74	FHA Insurance	-\$1,714.03	\$1,784.68	-\$3,498.71
Apr 2018	\$0.00	\$564.02	-\$564.02	\$0.00	\$117.85	-\$117.85	FHA Insurance	-\$1,714.03	\$2,230.85	-\$3,944.88
Apr 2018	\$0.00	\$0.00	\$0.00	\$114.74	\$0.00	\$114.74	FHA Insurance	-\$1,828.77	\$2,230.85	-\$4,059.62
May 2018 (estimate)	\$3,948.14	\$564.02	\$3,384.12	\$0.00	\$117.85	-\$117.85	FHA Insurance	\$2,119.37	\$2,677.02	-\$557.65
May 2018	\$0.00	\$0.00	\$0.00	\$114.74	\$0.00	\$114.74	FHA Insurance	\$2,004.63	\$2,677.02	-\$672.39
May 2018	\$0.00	\$0.00	\$0.00	\$2,596.29	\$0.00	\$2,596.29	HAMILTON COUNTY (W)	-\$591.66	\$2,677.02	-\$3,268.68
Jun 2018 (estimate)	\$564.02	\$564.02	\$0.00	\$114.74	\$117.85	-\$3.11	FHA Insurance	-\$142.38	\$3,123.19	-\$3,265.57
Jun 2018	\$0.00	\$0.00	\$0.00	\$0.00	\$2,164.69	-\$2,164.69	HAMILTON COUNTY (W)	-\$142.38	\$958.50	-\$1,100.88
Jul 2018 (estimate)	\$564.02	\$0.00	\$564.02	\$114.74	\$0.00	\$114.74	FHA Insurance	\$306.90	\$958.50	-\$651.60
Totals	\$7,890.06	\$6,768.24	\$1,121.82	\$7,790.24	\$6,768.27	\$1,021.97				



